

2016

Missouri

Product Liability Insurance Report

Statistics Section
August 2017



DIFP

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MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2016

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
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DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2016, product liability insurers in Missouri sold \$35,406,749 in coverage, paid \$19,085,668 in losses and had a total of \$4,563,654 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 4.5% at the beginning of the period. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased by 32% from 2015 to 2016. Over a 10-year span, the highest number of claims closed with payment occurred in 2009 and 2015. Average indemnity paid on claims reached a high of \$70,677 in 2011. The average cost of defending claims closed with payment in 2016 was \$7,395.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 164 companies writing in 2016.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

CONTENTS

Major Trends.....	3
Indemnity	
Paid Indemnity	11
Severity of Bodily Injury	15
Severity of Property Damage.....	19
Business Classification	23
Location of Occurrence	27
Product Type.....	31
Claim Disposition and Close Time Reporting.....	41
Product Liability Companies	
Premium Growth & Market Share.....	47

MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2007 - 2016

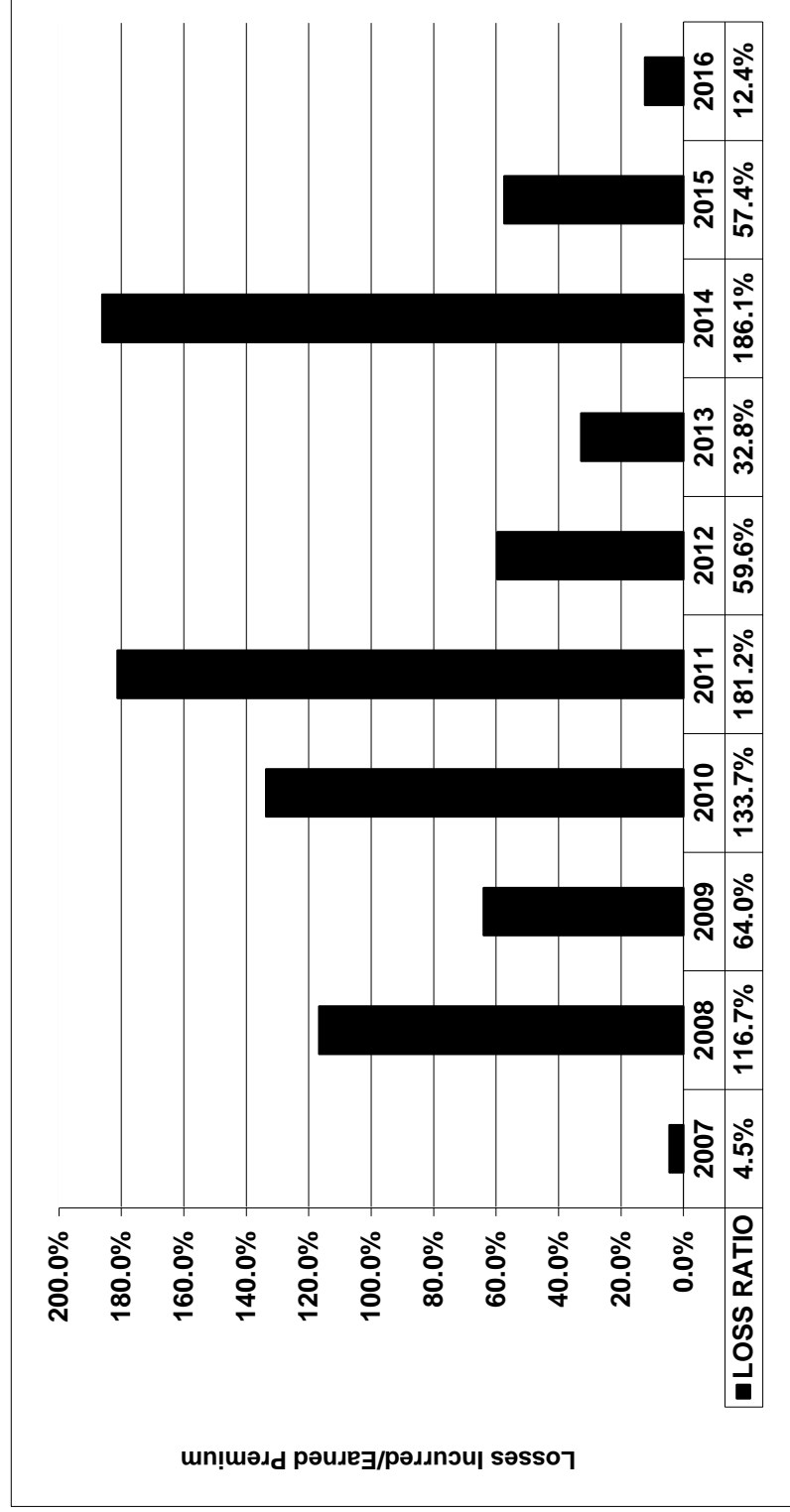
Number of Claims Closed 2007 - 2016

Average Indemnity Paid for All Paid Claims 2007 - 2016

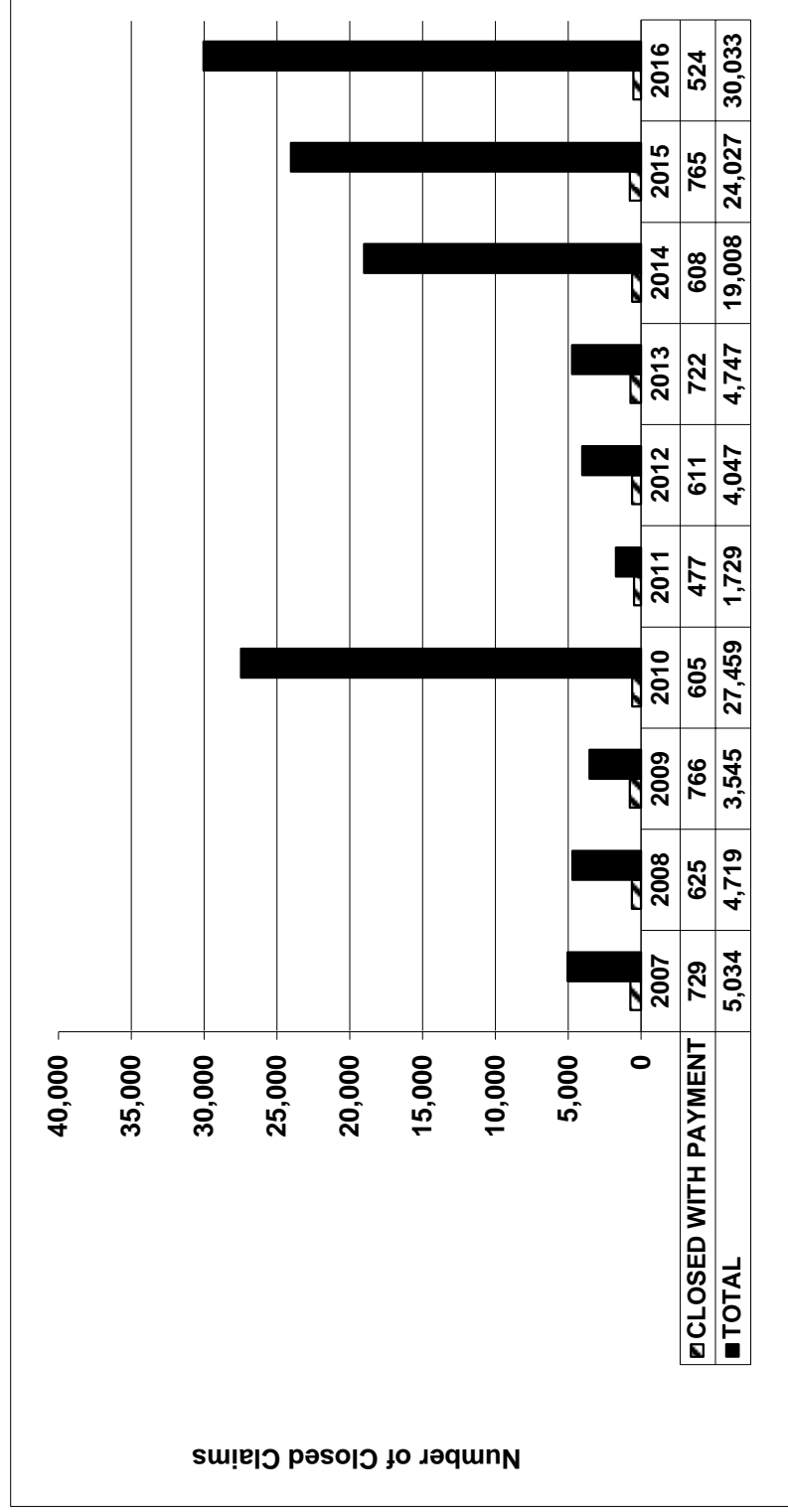
Average Loss Expense for All Paid Claims 2007 - 2016

Average Closure Time on Payment of Claims 2007 - 2016

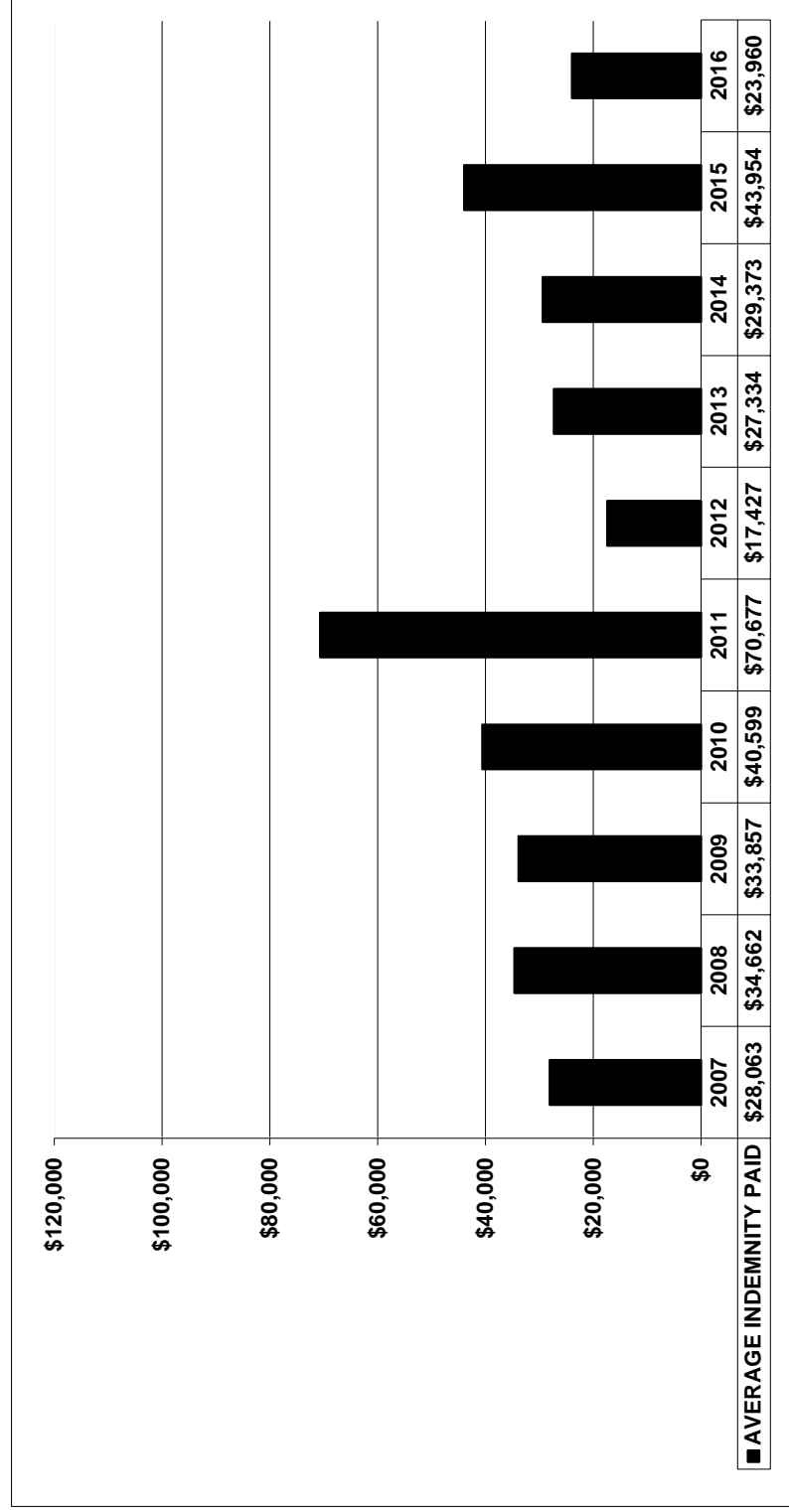
LOSS RATIOS 2007 - 2016



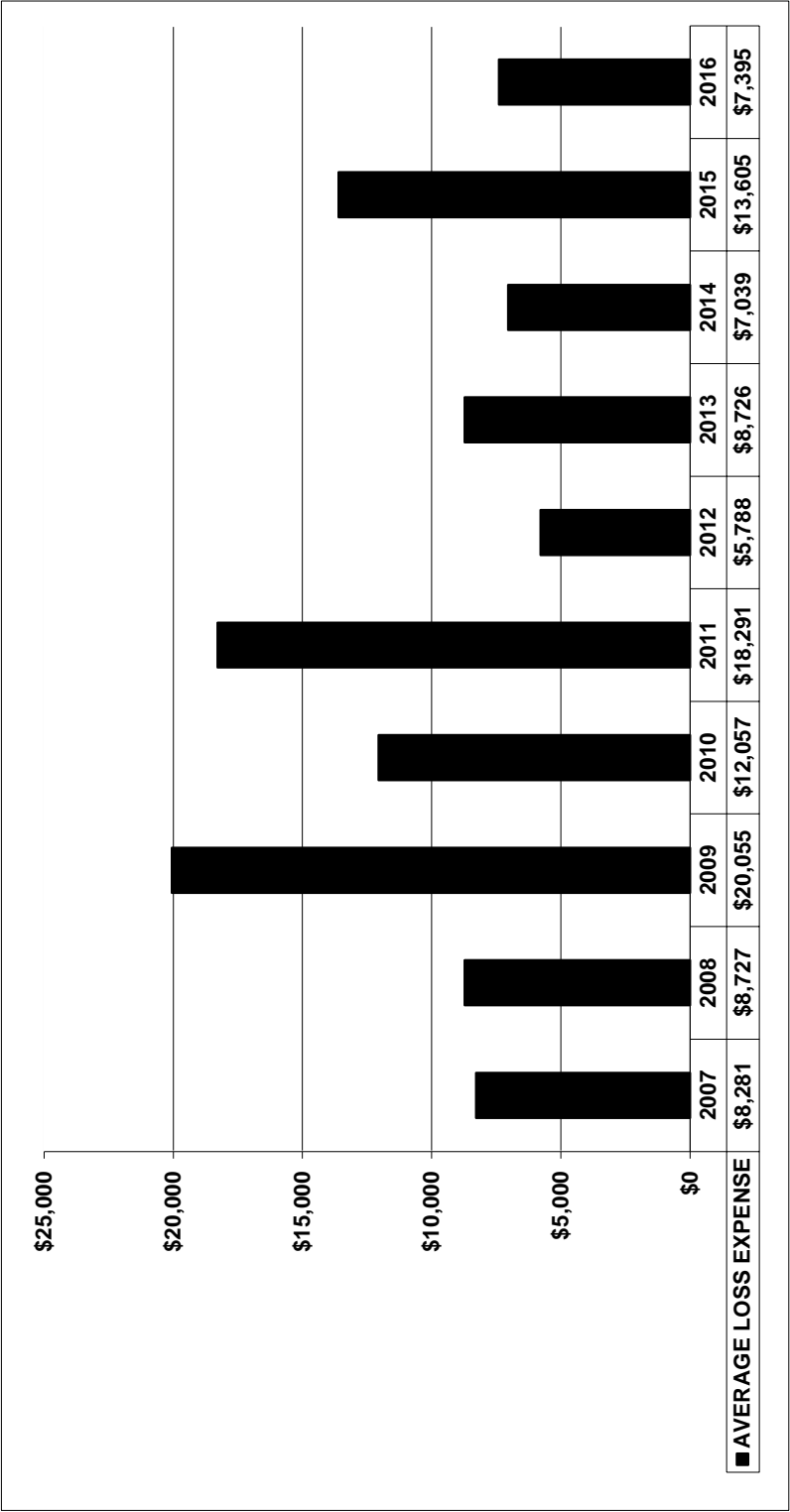
CLAIMS CLOSED 2007 - 2016



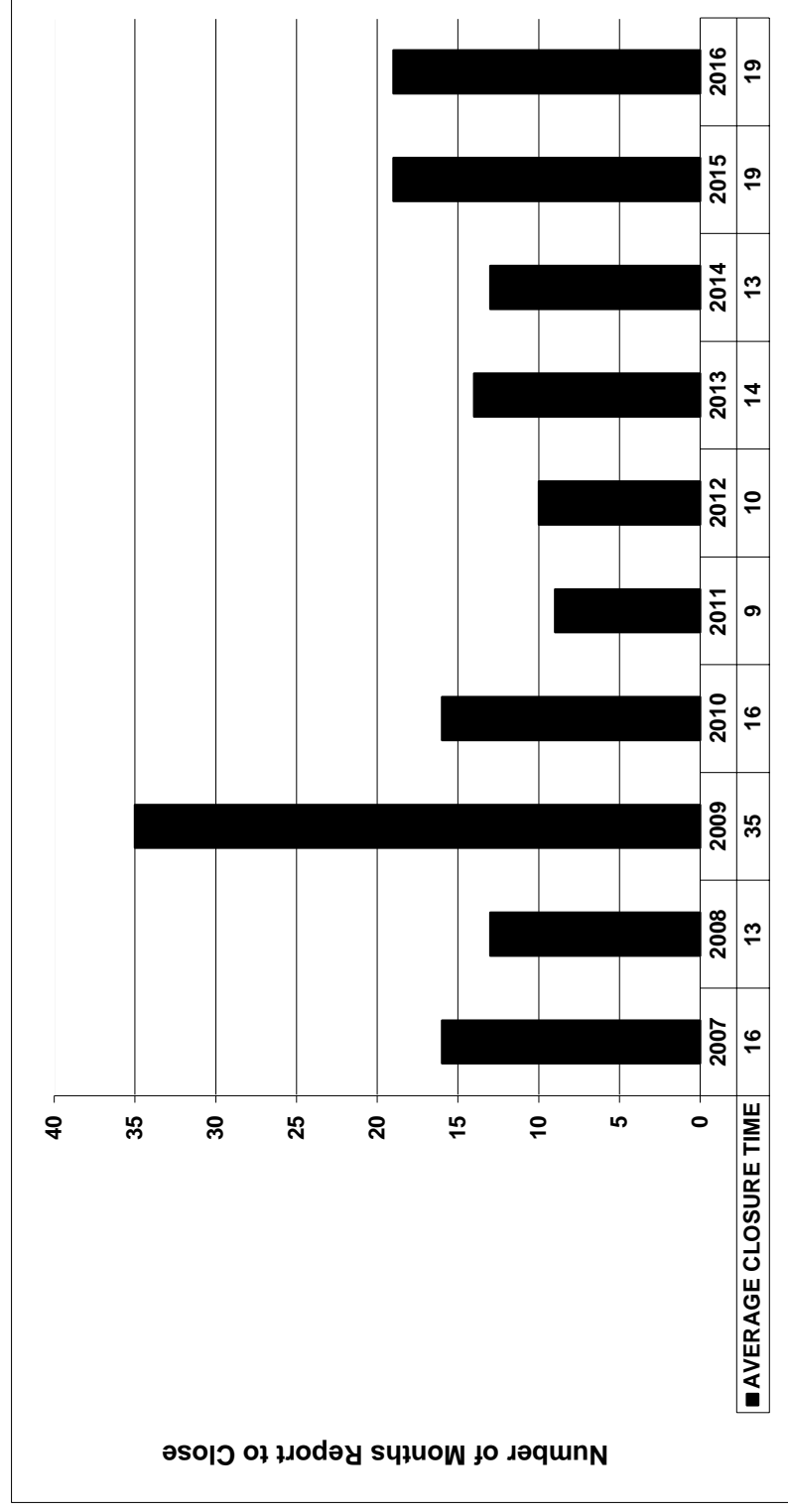
AVERAGE INDEMNITY PAID 2007 - 2016 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 2007 - 2016 **FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS **2007 - 2016**



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2016

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	54.20%	284	\$752	\$213,456	\$263	\$688	11
2,500 - 4,999	11.64%	61	\$3,468	\$211,557	\$13,949	\$5,624	20
5,000 - 7,499	8.78%	46	\$5,821	\$267,775	\$6,389	\$8,129	19
7,500 - 9,999	3.05%	16	\$8,348	\$133,570	\$1,683	\$4,935	13
10,000 - 24,999	8.02%	42	\$14,416	\$605,473	\$4,171	\$7,353	17
25,000 - 49,999	6.87%	36	\$35,908	\$1,292,670	\$29,584	\$7,310	50
50,000 - 74,999	2.10%	11	\$61,887	\$680,757	\$227	\$45	22
75,000 - 99,999	1.34%	7	\$83,677	\$585,740	\$17,438	\$6,071	31
100,000 - 199,999	2.29%	12	\$130,348	\$1,564,175	\$14,503	\$41,517	32
200,000 - 299,999	0.38%	2	\$220,000	\$440,000	\$1,799	\$110,000	14
300,000 - 399,999	0.19%	1	\$300,000	\$300,000	\$62,408	\$150,000	64
400,000 - 499,999	0.00%	0	\$0	\$0	\$0	\$0	0
500,000 - 999,999	0.76%	4	\$726,396	\$2,905,584	\$242,090	\$50	193
1,000,000 OR GREATER	0.38%	2	\$1,677,084	\$3,354,167	\$27,742	\$500,000	17
TOTAL	100.00%	524	\$23,960	\$12,554,924	\$7,395	\$6,631	19

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2007 - 2016

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	50.30%	3,235	\$694	\$2,246,623	\$3,018	\$875	11
2,500 - 4,999	13.15%	846	\$3,516	\$2,974,407	\$3,011	\$4,070	20
5,000 - 7,499	6.69%	430	\$5,934	\$2,551,769	\$5,782	\$5,424	17
7,500 - 9,999	3.19%	205	\$8,508	\$1,744,074	\$6,299	\$5,668	18
10,000 - 24,999	9.97%	641	\$15,206	\$9,746,861	\$7,364	\$7,782	20
25,000 - 49,999	7.07%	455	\$34,933	\$15,894,409	\$13,160	\$9,434	29
50,000 - 74,999	2.55%	164	\$58,753	\$9,635,421	\$16,260	\$18,788	29
75,000 - 99,999	1.49%	96	\$85,192	\$8,178,387	\$40,471	\$14,515	28
100,000 - 199,999	3.05%	196	\$137,912	\$27,030,771	\$61,153	\$29,949	27
200,000 - 299,999	0.82%	53	\$234,673	\$12,437,673	\$92,054	\$42,641	36
300,000 - 399,999	0.42%	27	\$329,175	\$8,887,716	\$90,459	\$116,515	29
400,000 - 499,999	0.17%	11	\$441,968	\$4,861,646	\$167,549	\$134,391	25
500,000 - 999,999	0.53%	34	\$703,535	\$23,920,195	\$111,340	\$185,295	56
1,000,000 OR GREATER	0.61%	39	\$2,324,189	\$90,643,360	\$333,026	\$555,029	53
TOTAL	100.00%	6,432	\$34,321	\$220,753,312	\$11,081	\$9,985	17

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2016

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	2.26%	7	\$5,747	\$40,228	\$564	\$2,254	3
Temporary	20.32%	63	\$6,484	\$408,461	\$3,268	\$2,484	11
Permanent	58.71%	182	\$41,845	\$7,615,859	\$16,818	\$2,676	33
Death	18.71%	58	\$27,315	\$1,584,246	\$1,258	\$3,103	31
Total	100.00%	310	\$31,125	\$9,648,794	\$10,786	\$2,707	28

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 2007 - 2016

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	3.55%	118	\$7,791	\$919,340	\$2,810	\$3,224	7
TEMPORARY	36.17%	1,202	\$9,197	\$11,054,257	\$6,492	\$4,890	10
PERMANENT	49.98%	1,661	\$59,463	\$98,768,110	\$15,578	\$9,851	40
DEATH	10.29%	342	\$109,666	\$37,505,800	\$25,362	\$25,645	27
TOTAL	100.00%	3,323	\$44,613	\$148,247,507	\$12,845	\$9,447	27

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2016

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	81.86%	176	\$5,615	\$988,203	\$1,140	\$6,972	4
Intermediate Property Damage	13.02%	28	\$47,634	\$1,333,757	\$7,217	\$47,087	11
Major Property Damage	5.12%	11	\$53,556	\$589,116	\$11,695	\$8,287	11
Total	100.00%	215	\$13,540	\$2,911,076	\$2,472	\$12,263	6

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 2007 - 2016

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	74.54%	2,331	\$6,662	\$15,529,820	\$2,667	\$4,038	4
Intermediate Property Damage	13.21%	413	\$89,753	\$37,068,095	\$40,820	\$17,468	15
Major Property Damage	12.25%	383	\$51,757	\$19,822,896	\$13,954	\$40,478	14
Total	100.00%	3,127	\$23,160	\$72,420,811	\$9,089	\$10,275	6

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2016

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	1.72%	9	\$82,865	\$745,788	\$47,516	\$6,389	18
Manufacturer	66.03%	346	\$24,980	\$8,643,230	\$6,794	\$5,961	21
Wholesaler	0.76%	4	\$2,047	\$8,188	\$11,593	\$25,625	8
Retailer	13.93%	73	\$8,493	\$619,966	\$1,708	\$5,967	7
Servicer-Repairer	7.25%	38	\$12,375	\$470,261	\$4,743	\$18,740	12
Distributor	10.31%	54	\$38,287	\$2,067,491	\$13,808	\$1,937	26
Total	100.00%	524	\$23,960	\$12,554,924	\$7,395	\$6,631	19

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2007 - 2016

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	7.14%	459	\$46,508	\$21,347,117	\$11,264	\$8,802	15
Manufacturer	59.69%	3,839	\$35,917	\$137,884,844	\$13,129	\$10,204	18
Wholesaler	1.03%	66	\$83,621	\$5,519,007	\$20,262	\$18,284	32
Retailer	11.37%	731	\$13,223	\$9,665,935	\$2,958	\$8,911	8
Servicer-Repairer	9.70%	624	\$31,667	\$19,760,230	\$7,926	\$10,751	10
Distributor	11.09%	713	\$37,274	\$26,576,179	\$10,173	\$9,232	25
Total	100.00%	6,432	\$34,321	\$220,753,312	\$11,081	\$9,985	17

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2016

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	6.30%	33	\$3,946	\$130,213	\$2,514	\$13,371	6
HOME	34.54%	181	\$5,615	\$1,016,290	\$2,287	\$3,203	6
OFFICE	2.29%	12	\$25,629	\$307,548	\$3,501	\$17,954	15
OTHER	53.82%	282	\$26,998	\$7,613,474	\$7,830	\$2,106	26
PLANT	3.05%	16	\$217,962	\$3,487,399	\$70,510	\$102,769	66
TOTAL	100.00%	524	\$23,960	\$12,554,924	\$7,395	\$6,631	19

PRODUCT LIABILITY

TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

FOR YEARS 2007 - 2016

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.17%	268	\$25,910	\$6,943,843	\$5,147	\$12,793	7
HOME	45.27%	2,912	\$10,605	\$30,882,036	\$6,663	\$4,809	6
OFFICE	2.67%	172	\$44,040	\$7,574,963	\$13,927	\$19,500	15
OTHER	45.29%	2,913	\$45,719	\$133,178,435	\$12,710	\$7,811	27
PLANT	2.60%	167	\$252,539	\$42,174,035	\$66,292	\$123,872	34
TOTAL	100.00%	6,432	\$34,321	\$220,753,312	\$11,081	\$9,985	17

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY

FOR 2016

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	12,588	33.02%	173	\$44,425	\$7,685,603	\$12,910	\$83	36
APPLIANCES AND ACCESSORIES	784	18.51%	97	\$2,450	\$237,650	\$1,160	\$1,982	3
CHEMICAL MFG/CHEMISTS	286	7.06%	37	\$621	\$22,968	\$228	\$1,210	11
MANUFACTURERS - NOC	346	5.34%	28	\$7,190	\$201,311	\$13,712	\$3,679	33
FURS, FABRICS AND OTHER CLOTHING	49	4.20%	22	\$471	\$10,352	\$69	\$382	1
RESTAURANTS - SERVE ALCOHOL	301	2.86%	15	\$2,154	\$32,310	\$4	\$1,647	4
RESTAURANTS - SERVE NO ALCOHOL	364	1.91%	10	\$1,252	\$12,521	\$395	\$2,158	2
GASOLINE STATIONS	17	1.34%	7	\$7,914	\$55,401	\$0	\$6,709	2
CONTRACTORS - NOC	42	1.34%	7	\$18,472	\$129,301	\$7,845	\$6,861	11
FOOD PRODUCTS - DRY	84	1.34%	7	\$1,657	\$11,602	\$47	\$728	3
WAX/PAINT/VARNISH/PAINTING	24	1.15%	6	\$12,032	\$72,194	\$4,280	\$2,750	6
PLUMBING	55	1.15%	6	\$10,104	\$60,621	\$516	\$2,834	4
ELECTRICAL EQUIPMENT	25	0.95%	5	\$120,722	\$603,610	\$67,015	\$2,722	17
MEAT, FISH, POULTRY, AND SEAFOOD	40	0.95%	5	\$1,105	\$5,525	\$129	\$2,390	12
PLASTIC, RUBBER GOODS - MFG	71	0.95%	5	\$58,953	\$294,764	\$16,131	\$53,453	35
AUTO REPAIR SHOPS/DISMANTLING	14	0.76%	4	\$4,877	\$19,507	\$7,579	\$54,200	16
MASONRY, PLASTERING, MARBLE, OR TILE	11	0.76%	4	\$8,125	\$32,500	\$349	\$4,000	4
CARPENTRY AND FLOOR COVERINGS	38	0.76%	4	\$8,410	\$33,640	\$0	\$1,453	3
GROCERY STORES/MARKETS/COMMISSARIES	23	0.76%	4	\$12,453	\$49,811	\$3,886	\$675	24
FURNITURE/FIXTURES/UPHOLSTERY	39	0.76%	4	\$17,069	\$68,274	\$17,666	\$3,968	10
SALES OR SERVICE ORG	12	0.76%	4	\$13,660	\$54,638	\$0	\$23,438	11
SWIMMING POOLS/SAUNAS	6	0.76%	4	\$5,092	\$20,369	\$12,803	\$5,350	21
VALVES, PUMPS, COMPRESSORS MFG	24	0.57%	3	\$4,669	\$14,008	\$0	\$3,185	3
ROOFING	27	0.57%	3	\$43,583	\$130,750	\$18,259	\$85,833	42
CANDY OR CONFECTIONARY PRODUCTS	25	0.57%	3	\$1,913	\$5,739	\$3,393	\$267	10
FROZEN FOODS	35	0.57%	3	\$35,751	\$107,252	\$323	\$11,990	9
FOOD PRODUCTS - NOT DRY	67	0.57%	3	\$8,215	\$24,645	\$7,625	\$1,736	24
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	8	0.57%	3	\$16,713	\$50,139	\$7,361	\$5,500	27
PRODUCTS - COMPLETED OPERATIONS - NOC	13,966	0.38%	2	\$4,481	\$8,962	\$4,998	\$4,750	4
GARDENING EQUIPMENT AND LANDSCAPING	7	0.38%	2	\$155,432	\$310,864	\$31,227	\$87,500	33
HEATING AND AIR CONDITIONING	42	0.38%	2	\$17,206	\$34,411	\$369	\$9,625	7
REFRIGERATION	4	0.38%	2	\$2,932	\$5,864	\$0	\$1,450	10
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	19	0.38%	2	\$16,166	\$32,332	\$3,484	\$10,000	10
DAIRY PRODUCTS	5	0.38%	2	\$511,250	\$1,022,500	\$27,742	\$502,500	23
ADHESIVE AND ABRASIVE GOODS	2	0.38%	2	\$702	\$1,403	\$6,854	\$1,706	17
TOOL MFG	5	0.38%	2	\$70,184	\$140,368	\$0	\$1,850	4
OIL REFINERIES	2	0.38%	2	\$1,344	\$2,688	\$0	\$1,250	2
OIL, FUEL, GAS - CO AND DISTRIBUTORS	6	0.19%	1	\$3,646	\$3,646	\$23	\$10,000	0
OFFICE MACHINES, COMPUTERS - OTHER	7	0.19%	1	\$11,000	\$11,000	\$5,873	\$4,000	34
CONTRACTOR EQUIPMENT	3	0.19%	1	\$150,000	\$150,000	\$3,355	\$150,000	8
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	4	0.19%	1	\$1,000	\$1,000	\$0	\$5,000	26
FARM MACHINERY	10	0.19%	1	\$11,384	\$11,384	\$0	\$11,500	1
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBV	7	0.19%	1	\$5,000	\$5,000	\$0	\$5,000	7
GLASS DEALERS AND GLAZIERS	13	0.19%	1	\$10,000	\$10,000	\$15,118	\$75,000	27
WALL AND CEILING INSTALLATION	3	0.19%	1	\$5,359	\$5,359	\$0	\$500	3
GAS, STEAM, WATER, AND SEWER MAINS	4	0.19%	1	\$5,000	\$5,000	\$7,480	\$14,786	11
WATER SOFTENING EQUIPMENT	13	0.19%	1	\$14,149	\$14,149	\$0	\$16,329	4
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	10	0.19%	1	\$5,000	\$5,000	\$0	\$5,000	60
CROP SPRAYING AND PESTICIDES	1	0.19%	1	\$62,701	\$62,701	\$300	\$500	8
BAKERIES AND BAKERY GOODS	4	0.19%	1	\$11,834	\$11,834	\$0	\$11,834	1
LUMBER-WOOD MFG/PRUNING/TRIMMING	5	0.19%	1	\$1,200	\$1,200	\$0	\$1,200	3
HARDWARE, HOME IMPROVEMENT STORES	4	0.19%	1	\$170	\$170	\$0	\$170	5
PAPER PRODUCTS	15	0.19%	1	\$240,000	\$240,000	\$3,598	\$20,000	7
BOXES AND COMPOSITION GOODS	1	0.19%	1	\$2,500	\$2,500	\$0	\$2,500	2
DRUG AND PHARMACEUTICALS	18	0.19%	1	\$90,000	\$90,000	\$66,127	\$2,500	61
CUTLERY, RAZORS, AND FLATWARE	3	0.19%	1	\$271	\$271	\$0	\$900	0
FARMS/RANCHES	10	0.19%	1	\$5,275	\$5,275	\$0	\$7,000	11
WHEEL AND TIRE MFG	3	0.19%	1	\$2,370	\$2,370	\$0	\$500	1
VENDING MACHINES MFG	1	0.19%	1	\$617	\$617	\$0	\$1,000	8
BATTERIES	7	0.19%	1	\$93,662	\$93,662	\$14,292	\$15,000	32
OPTICAL AND HEARING GOODS	1	0.19%	1	\$1,000	\$1,000	\$0	\$525	18
BRUSH OR BROOM MFG	1	0.19%	1	\$2,384	\$2,384	\$0	\$2,523	1
STORES AND DISTR - NO FOOD OR DRINK	16	0.19%	1	\$2,500	\$2,500	\$46,373	\$97,500	24

PRODUCT LIABILITY

FOR 2016

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
IRRIGATION EQUIPMENT	1	0.19%	1	\$5,000	\$5,000	\$0	\$5,000	0
WELDING	1	0.19%	1	\$5,000	\$5,000	\$39,001	\$33,900	10
CLUBS/CONVENTIONS	37	0.19%	1	\$505	\$505	\$0	\$500	0
FORESTRY/LAKES/FISHING/GUIDES	1	0.19%	1	\$200,000	\$200,000	\$0	\$200,000	21
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	7	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	8	0.00%	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BOATS - USE	2	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	4	0.00%	0	\$0	\$0	\$0	\$0	0
LAUNDRY SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	11	0.00%	0	\$0	\$0	\$0	\$0	0
ELECTRIC CABLES, CONDUIT, AND WIRING	16	0.00%	0	\$0	\$0	\$0	\$0	0
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONCRETE AND ASPHALT CONSTRUCTION	17	0.00%	0	\$0	\$0	\$0	\$0	0
MINING/DREDGING/DOCK OPER/EXCAVATION	7	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TV OR RADIO OR STEREO	2	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	5	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	2	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONCESSIONAIRES	66	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	49	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL FEED	19	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	2	0.00%	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	2	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
DOOR AND WINDOWS MFG	13	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	4	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINE-TURBINE-BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LIGHTS, LANTERNS, AND LAMPS	7	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PR	3	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	5	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	5	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	13	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	3	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCOUNT/VARIETY STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	1	0.00%	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY

FOR 2016

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
LEATHER GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	3	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	2	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	5	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	7	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	30,033	100.00%	524	\$23,960	\$12,554,924	\$7,395	\$6,631	19

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2007 - 2016**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	64,670	25.02%	1,609	\$37,105	\$59,702,674	\$10,049	\$347	37
APPLIANCES AND ACCESSORIES	4,543	24.92%	1,603	\$2,860	\$4,585,324	\$392	\$2,721	2
RESTAURANTS - SERVE ALCOHOL	1,563	3.53%	227	\$1,958	\$444,379	\$388	\$1,382	5
RESTAURANTS - SERVE NO ALCOHOL	2,517	3.17%	204	\$1,721	\$351,163	\$819	\$1,594	6
PLUMBING	397	2.61%	168	\$14,337	\$2,408,609	\$1,314	\$4,340	8
CONTRACTORS - NOC	805	2.19%	141	\$42,386	\$5,976,452	\$12,912	\$8,071	20
MANUFACTURERS - NOC	2,155	2.11%	136	\$264,937	\$36,031,400	\$50,094	\$5,701	31
FOOD PRODUCTS - DRY	491	1.68%	108	\$5,056	\$546,084	\$333	\$3,248	5
PRODUCTS - COMPLETED OPERATIONS - NOC	42,361	1.52%	98	\$48,395	\$4,742,668	\$20,238	\$10,642	21
CANDY OR CONFECTIONARY PRODUCTS	265	1.32%	85	\$1,029	\$87,475	\$161	\$1,044	5
HEATING AND AIR CONDITIONING	242	1.31%	84	\$22,193	\$1,864,233	\$5,548	\$5,970	10
CHEMICAL MFG/CHEMISTS	729	1.29%	83	\$53,021	\$4,400,763	\$18,120	\$7,439	18
FOOD PRODUCTS - NOT DRY	394	1.24%	80	\$3,055	\$244,388	\$1,149	\$2,602	8
FURNITURE/FIXTURES/UPHOLSTERY	230	1.18%	76	\$62,458	\$4,746,807	\$10,162	\$17,648	11
FROZEN FOODS	248	1.15%	74	\$5,832	\$431,549	\$610	\$3,706	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	195	1.09%	70	\$247,720	\$17,340,409	\$47,672	\$36,837	31
CARPENTRY AND FLOOR COVERINGS	194	1.06%	68	\$21,089	\$1,434,063	\$3,758	\$8,072	12
FURS, FABRICS AND OTHER CLOTHING	148	1.01%	65	\$4,365	\$283,734	\$25,459	\$2,001	4
AUTO REPAIR SHOPS/DISMANTLING	117	0.87%	56	\$23,822	\$1,334,015	\$2,532	\$9,484	4
CLUBS/CONVENTIONS	206	0.86%	55	\$34,926	\$1,920,913	\$10,450	\$5,153	13
ROOFING	131	0.84%	54	\$89,890	\$4,854,037	\$31,008	\$51,310	21
MEAT, FISH, POULTRY, AND SEAFOOD	206	0.75%	48	\$3,438	\$165,041	\$1,456	\$3,134	8
PLASTIC, RUBBER GOODS - MFG	668	0.75%	48	\$30,532	\$1,465,521	\$35,861	\$18,623	24
ELECTRICAL EQUIPMENT	194	0.70%	45	\$108,516	\$4,883,220	\$26,753	\$45,875	19
GASOLINE STATIONS	83	0.68%	44	\$6,442	\$283,426	\$1,119	\$5,745	4
COSMETICS	132	0.68%	44	\$4,959	\$218,215	\$796	\$4,939	8
GROCERY STORES/MARKETS/COMMISSARIES	158	0.67%	43	\$12,008	\$516,364	\$1,037	\$5,421	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	103	0.59%	38	\$99,678	\$3,787,766	\$16,042	\$69,369	23
OIL, FUEL, GAS - CO AND DISTRIBUTORS	57	0.56%	36	\$37,462	\$1,348,649	\$105,515	\$47,446	11
ANIMAL FEED	146	0.54%	35	\$25,803	\$903,118	\$7,292	\$16,347	15
MINING/DREDGING/DOCK OPER/EXCAVATION	77	0.50%	32	\$8,550	\$273,611	\$6,465	\$4,038	11
FARM MACHINERY	69	0.48%	31	\$27,076	\$839,358	\$9,349	\$15,791	11
GAS, STEAM, WATER, AND SEWER MAINS	69	0.45%	29	\$33,169	\$961,893	\$4,595	\$2,414	8
WAX/PAINT/VARNISH/PAINTING	73	0.44%	28	\$128,747	\$3,604,926	\$330,243	\$25,659	15
CONCRETE AND ASPHALT CONSTRUCTION	101	0.42%	27	\$113,538	\$3,065,524	\$34,276	\$74,123	16
GLASS DEALERS AND GLAZIERS	68	0.40%	26	\$13,427	\$349,089	\$2,229	\$6,467	14
GARDENING EQUIPMENT AND LANDSCAPING	51	0.37%	24	\$22,861	\$548,652	\$7,048	\$24,995	13
DOOR AND WINDOWS MFG	72	0.37%	24	\$78,044	\$1,873,061	\$36,152	\$17,305	25
DRUG AND PHARMACEUTICALS	194	0.37%	24	\$45,953	\$1,102,876	\$21,351	\$13,896	38
WHEEL AND TIRE MFG	39	0.36%	23	\$144,929	\$3,333,356	\$21,638	\$9,355	11
ELECTRIC CABLES, CONDUIT, AND WIRING	81	0.33%	23	\$69,370	\$1,456,780	\$4,644	\$3,769	9
MASONRY, PLASTERING, MARBLE, OR TILE	40	0.33%	21	\$20,937	\$439,670	\$19,419	\$3,375	13
SOAP AND DETERGENTS	52	0.31%	20	\$10,738	\$214,751	\$49,556	\$17,324	180
FARMS/RANCHES	61	0.31%	20	\$64,425	\$1,288,494	\$35,773	\$6,598	21
DELI, CATERERS, AND CAFETERIAS	187	0.28%	18	\$1,345	\$24,212	\$4	\$1,883	4
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	37	0.26%	17	\$130,617	\$2,220,489	\$34,407	\$42,831	19
BEVERAGE BOTTLER - NON-ALCOHOLIC	32	0.26%	17	\$4,442	\$75,514	\$3,077	\$412	4
BATTERIES	35	0.26%	17	\$10,487	\$178,285	\$1,284	\$5,120	8
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	56	0.25%	16	\$106,785	\$1,708,566	\$30,946	\$4,438	20
WATER SOFTENING EQUIPMENT	46	0.25%	16	\$7,501	\$120,012	\$959	\$4,564	5
TOOL MFG	39	0.23%	15	\$24,278	\$364,173	\$2,065	\$17,089	21
RECREATIONAL VEHICLE MFG	36	0.23%	15	\$175,599	\$2,633,991	\$15,444	\$266,067	30
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	39	0.23%	15	\$54,246	\$813,686	\$21,055	\$41,406	23
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	48	0.22%	14	\$45,577	\$638,075	\$2,951	\$21,586	21
STONE AND GEM CUTTING OR POLISHING	20	0.22%	14	\$1,344	\$18,816	\$1,027	\$8,499	48
REFRIGERATION	25	0.20%	13	\$88,608	\$1,151,909	\$27,051	\$8,465	20
BUILDING MATERIALS	34	0.20%	13	\$216,980	\$2,820,739	\$41,440	\$28,539	27
CONCESSIONAIRES	132	0.20%	13	\$4,771	\$62,017	\$1,406	\$1,494	11
CUTLERY, RAZORS, AND FLATWARE	20	0.20%	13	\$12,761	\$165,897	\$910	\$6,547	12
METAL ERECTION	36	0.16%	10	\$79,811	\$798,106	\$33,939	\$3,713	9
LUMBER-WOOD MFG/PRUNING/TRIMMING	29	0.16%	10	\$12,212	\$122,119	\$87,679	\$2,752	11
LIGHTS, LANTERNS, AND LAMPS	48	0.14%	9	\$27,966	\$251,690	\$9,007	\$23,528	11

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2007 - 2016**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	51	0.14%	9	\$79,586	\$716,273	\$6,579	\$7,398	14
SWIMMING POOLS/SAUNAS	20	0.14%	9	\$22,694	\$204,248	\$9,112	\$9,378	34
STORES AND DISTR - NO FOOD OR DRINK	72	0.14%	9	\$4,038	\$36,340	\$8,515	\$12,861	12
TEXTILE MFG	21	0.12%	8	\$1,802	\$14,414	\$6,772	\$4,690	8
PAPER PRODUCTS	46	0.12%	8	\$43,050	\$344,402	\$13,784	\$3,656	13
INSULATION - OTHER THAN ASBESTOS	80	0.11%	7	\$9,716	\$68,009	\$1,702	\$4,429	4
ENGINE-TURBINE-BEARING MFG	11	0.11%	7	\$60,217	\$421,519	\$28,104	\$2,377	5
OFFICE MACHINES, COMPUTERS - OTHER	27	0.09%	6	\$17,680	\$106,079	\$13,698	\$40,263	20
SHOES, BOOTS, OR SLIPPERS	30	0.09%	6	\$12,932	\$77,593	\$1,316	\$21,186	13
FENCES	14	0.09%	6	\$50,005	\$300,028	\$14,554	\$2,734	14
FERTILIZERS	12	0.09%	6	\$23,312	\$139,873	\$636	\$1,000	5
COMMUNICATION/RECORDING SYS/INTERNET PR	29	0.09%	6	\$10,804	\$64,822	\$0	\$5,012	10
IRRIGATION EQUIPMENT	9	0.09%	6	\$9,955	\$59,731	\$8,933	\$8,651	10
PRINTING/PUBLISHERS	10	0.09%	6	\$24,583	\$147,499	\$0	\$37,516	4
BOAT OR SHIP BUILDING	8	0.08%	5	\$376,410	\$1,882,051	\$28,244	\$318,000	17
TV OR RADIO OR STEREO	10	0.08%	5	\$19,548	\$97,738	\$4,276	\$10,520	9
WATER AND FIRE PROOFING	13	0.08%	5	\$214,893	\$1,074,464	\$10,633	\$15,324	61
DAIRY PRODUCTS	23	0.08%	5	\$404,889	\$2,024,444	\$26,029	\$2,401,398	17
CROP SPRAYING AND PESTICIDES	29	0.08%	5	\$32,919	\$164,597	\$244	\$8,599	5
HARDWARE, HOME IMPROVEMENT STORES	27	0.08%	5	\$4,590	\$22,950	\$0	\$4,434	5
ADHESIVE AND ABRASIVE GOODS	6	0.08%	5	\$235,356	\$1,176,778	\$95,124	\$6,682	15
SALES OR SERVICE ORG	16	0.08%	5	\$11,128	\$55,638	\$4,504	\$20,750	14
BRUSH OR BROOM MFG	6	0.08%	5	\$1,595	\$7,975	\$0	\$1,623	2
SIGN MFG AND INSTALLATION	13	0.08%	5	\$48,217	\$241,086	\$5,316	\$1,907	15
PIPE MFG	9	0.08%	5	\$118,160	\$590,798	\$102,094	\$76,696	28
BOTTLE AND JAR MFG	9	0.08%	5	\$12,375	\$61,876	\$6,397	\$17,600	13
WELDING	98	0.08%	5	\$274,510	\$1,372,549	\$62,988	\$40,180	17
JANITORIAL SERVICES	14	0.08%	5	\$19,309	\$96,547	\$0	\$1,371	7
VALVES, PUMPS, COMPRESSORS MFG	53	0.06%	4	\$4,752	\$19,008	\$0	\$2,389	3
CARPET AND FURNITURE CLEANING	9	0.06%	4	\$2,428	\$9,710	\$0	\$1,650	2
ALARMS AND DETECTION DEVICES	37	0.06%	4	\$87,833	\$351,333	\$10,945	\$132,975	34
SEPTIC TANKS	5	0.06%	4	\$6,154	\$24,614	\$1,338	\$1,150	8
BAKERIES AND BAKERY GOODS	22	0.06%	4	\$6,646	\$26,584	\$41	\$5,757	4
ALCOHOL, LIQUOR - MFG, DISTR, STORES	19	0.06%	4	\$19,602	\$78,407	\$5	\$20,048	29
WATER BOTTLING	9	0.06%	4	\$2,395	\$9,578	\$230	\$3,375	2
TANK BLDG/WAREHOUSES/VACANT BLDGS	12	0.06%	4	\$193,905	\$775,621	\$34,517	\$176,250	17
TOYS/GAMES	12	0.06%	4	\$12,788	\$51,150	\$0	\$12,600	12
BOATS - USE	13	0.05%	3	\$16,106	\$48,317	\$8,275	\$8,333	30
BOILER, STEAM PIPES	7	0.05%	3	\$24,733	\$74,200	\$31,358	\$3,335	34
TENTS AND CANOPIES	5	0.05%	3	\$691,667	\$2,075,000	\$3,321	\$666,883	19
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	10	0.05%	3	\$13,678	\$41,034	\$8,309	\$13,135	13
OPTICAL AND HEARING GOODS	5	0.05%	3	\$689	\$2,067	\$0	\$475	7
SAND OR GRAVEL DIGGING, QUARRIES	15	0.05%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
OIL REFINERIES	3	0.05%	3	\$929	\$2,788	\$0	\$867	3
GOVERNMENTAL SUBDV/OFFICES	3	0.05%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
FIREARMS, AMMUNITION - MFG AND REPAIR	36	0.03%	2	\$17,500	\$35,000	\$6,027	\$6,250	20
COTTON GOODS MFG/WOOL PULLING-COMBING	6	0.03%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	20	0.03%	2	\$625	\$1,250	\$0	\$2,500	15
BLOOD BANKS	4	0.03%	2	\$1,250	\$2,500	\$16,065	\$0	106
SALT, PHOSPHATES, AND LIME	18	0.03%	2	\$656	\$1,312	\$0	\$550	12
WALL AND CEILING INSTALLATION	9	0.03%	2	\$15,180	\$30,359	\$11,344	\$5,250	20
ICE DEALERS AND DISTRIBUTORS	2	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
NET, ROPE, AND FIBER MFG	3	0.03%	2	\$2,393	\$4,785	\$0	\$2,087	7
LADDERS, HOISTS, AND SCAFFOLDS	8	0.03%	2	\$133,125	\$266,250	\$0	\$25,000	26
BOXES AND COMPOSITION GOODS	3	0.03%	2	\$6,250	\$12,500	\$5,672	\$6,250	17
INK AND DYES	8	0.03%	2	\$125,000	\$250,000	\$72,263	\$17,550	23
METAL EXTRACTION AND PROCESSING	7	0.03%	2	\$500,000	\$1,000,000	\$59,383	\$42,500	22
VENDING MACHINES MFG	5	0.03%	2	\$1,850	\$3,700	\$0	\$2,050	5
FUMIGATING	15	0.03%	2	\$2,938	\$5,876	\$3,069	\$8,163	18
MOBILE HOME/TRAILER MFG	2	0.03%	2	\$1,202	\$2,404	\$1,213	\$750	5
JEWELRY AND WATCHES	5	0.03%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG/STORES	2	0.03%	2	\$5,562	\$11,124	\$0	\$6,062	4

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2007 - 2016**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
LABORATORIES	7	0.03%	2	\$198	\$395	\$18	\$750	5
FORESTRY/LAKES/FISHING/GUIDES	2	0.03%	2	\$101,500	\$203,000	\$6,719	\$104,250	20
CAR WASHES	3	0.03%	2	\$621	\$1,241	\$0	\$500	2
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.02%	1	\$400	\$400	\$0	\$500	5
BOAT STORAGE OR MARINAS	1	0.02%	1	\$200,000	\$200,000	\$0	\$1,000	87
RAILROAD/TRAIN MFG/CONSTRUCTION	20	0.02%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
COLLECTIBLES	1	0.02%	1	\$1,500	\$1,500	\$0	\$0	0
CONTRACTOR EQUIPMENT	10	0.02%	1	\$150,000	\$150,000	\$3,355	\$150,000	8
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	3	0.02%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.02%	1	\$15,000	\$15,000	\$47,197	\$80,000	25
JUNK AND SCRAP DEALERS	1	0.02%	1	\$4,021	\$4,021	\$0	\$2,500	19
PARKING-PUBLIC/PRIVATE MFG	6	0.02%	1	\$2,750	\$2,750	\$5,733	\$6,700	57
BABY FOOD	5	0.02%	1	\$13,048	\$13,048	\$0	\$1,325	1
PATTERN MFG	1	0.02%	1	\$4,622	\$4,622	\$0	\$8	0
LEAD MFG	41	0.02%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
AEROSOL CONTAINERS	1	0.02%	1	\$100,000	\$100,000	\$116,496	\$0	46
INSTRUMENT MFG/TUNING	37	0.02%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
MOBILE HOME PARKS OR COURTS	6	0.02%	1	\$35,000	\$35,000	\$28,364	\$75,000	80
GRAIN ELEVATOR OPERATIONS	2	0.02%	1	\$31,000	\$31,000	\$0	\$1,007	11
FREIGHT FORWARDERS/TRUCKERS	2	0.02%	1	\$28,171	\$28,171	\$325	\$75,000	3
DISCOUNT/VARIETY STORES	6	0.02%	1	\$189	\$189	\$0	\$1	1
PIPELINES/WELLS	8	0.02%	1	\$20,000	\$20,000	\$0	\$500	95
SNOW AND ICE REMOVAL-CONTRACTOR	7	0.02%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	3	0.02%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
AUTO RENTAL OR LEASING	4	0.02%	1	\$1,581	\$1,581	\$0	\$5,000	3
THEATERS	8	0.02%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
BUILDINGS/PREMISES BANK OR OFFICE	15	0.02%	1	\$249	\$249	\$0	\$249	1
CLEANING-WINDOW/CHIMNEY	1	0.02%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
PIPELINE CONSTRUCTION (OIL)	2	0.02%	1	\$215,000	\$215,000	\$43,187	\$215,000	28
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERT/	1	0.02%	1	\$500	\$500	\$0	\$5,000	2
HEALTH/EXERCISE FACILITIES	1	0.02%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
CHURCHES/CONVENTS/MONASTERIES	1	0.02%	1	\$250	\$250	\$0	\$500	8
GOLF COURSES/DRIVING RANGES	1	0.02%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
RECYCLING CENTERS/SALVAGE	2	0.02%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
LAUNDRY SERVICES	2	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	3	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	4	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	12	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	2	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
PUTTY PRODUCTS	6	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	3	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	5	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	2	0.00%	0	\$0	\$0	\$0	\$0	0
HOBBY, WALLPAPERS, ART STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	3	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	9	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	15	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	14	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2007 - 2016**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CONSULTANTS/PROGRAMMERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
WHARF/WATERFRONT PROPERTY	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	127,734	100.00%	6,432	\$34,321	\$220,753,312	\$11,081	\$9,985	17

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution. Each section contains annual summary data for 2016 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2016

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	49.43%	259	\$18,626	\$4,824,097	\$3,538	\$8,080	8
NOT SPECIFIED	1.15%	6	\$143	\$860	\$0	\$358	4
DIRECTED VERDICT FOR DEFENDANT	0.38%	2	\$61,153	\$122,306	\$34,905	\$5,500	27
ALL OTHER INCLUDING DISMISSALS	49.05%	257	\$29,602	\$7,607,661	\$11,241	\$5,326	30
TOTAL	100.00%	524	\$23,960	\$12,554,924	\$7,395	\$6,631	19

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLAIM DISPOSITION

FOR YEARS 2007 - 2016

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	58.32%	3,751	\$10,040	\$37,661,021	\$1,802	\$7,830	5
NOT SPECIFIED	0.14%	9	\$52,010	\$468,090	\$9,233	\$850	11
DIRECTED VERDICT FOR PLAINTIFF	0.30%	19	\$7,696	\$146,229	\$6,956	\$1,075	8
DIRECTED VERDICT FOR DEFENDANT	0.05%	3	\$3,928,725	\$11,786,174	\$33,463	\$206,523	50
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.25%	16	\$1,280,760	\$20,492,164	\$209,824	\$11,888	32
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.05%	3	\$250,869	\$752,607	\$1,182,622	\$256,667	86
ARBITRATION	0.16%	10	\$47,337	\$473,374	\$39,228	\$5,638	21
ALL OTHER INCLUDING DISMISSALS	40.72%	2,619	\$56,840	\$148,863,653	\$21,725	\$12,608	34
TOTAL	100.00%	6,432	\$34,321	\$220,753,312	\$11,081	\$9,985	17

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2016

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	42.56%	223	\$3,735	\$832,983	\$90	\$2,404	2
7-12	15.08%	79	\$16,772	\$1,325,009	\$1,951	\$4,894	9
13-18	12.40%	65	\$47,511	\$3,088,184	\$2,098	\$3,487	16
19-24	8.40%	44	\$40,316	\$1,773,910	\$5,255	\$29,716	21
25-30	5.73%	30	\$37,186	\$1,115,580	\$4,944	\$3,727	28
31-36	2.67%	14	\$29,175	\$408,455	\$14,094	\$2,751	33
37-42	1.15%	6	\$12,994	\$77,963	\$10,131	\$1,867	40
43-48	3.63%	19	\$46,121	\$876,305	\$19,378	\$747	45
49-54	2.48%	13	\$9,229	\$119,982	\$27,462	\$7,692	52
55-60	2.10%	11	\$38,137	\$419,502	\$3,675	\$25,045	57
61-66	0.95%	5	\$79,283	\$396,417	\$31,770	\$70,500	63
67-72	0.76%	4	\$8,095	\$32,379	\$7,244	\$1,000	70
73-78	0.38%	2	\$59,563	\$119,125	\$12,060	\$55,000	76
79-84	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	0.19%	1	\$1,785	\$1,785	\$0	\$0	88
91-96	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	1.53%	8	\$245,918	\$1,967,345	\$243,677	\$25	277
TOTAL	100.00%	524	\$23,960	\$12,554,924	\$7,395	\$6,631	19

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2007 - 2016

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	52.94%	3,405	\$5,953	\$20,268,847	\$1,518	\$2,714	1
7-12	10.04%	646	\$31,810	\$20,549,210	\$3,286	\$6,791	10
13-18	9.61%	618	\$40,800	\$25,214,311	\$20,987	\$10,710	15
19-24	7.06%	454	\$47,604	\$21,612,254	\$9,332	\$45,763	21
25-30	4.42%	284	\$62,351	\$17,707,762	\$20,890	\$22,750	27
	0.00%						
31-36	3.44%	221	\$78,832	\$17,421,907	\$20,094	\$18,377	33
37-42	1.87%	120	\$140,169	\$16,820,330	\$35,529	\$22,970	39
43-48	1.82%	117	\$54,151	\$6,335,706	\$35,305	\$12,914	45
49-54	1.73%	111	\$28,704	\$3,186,159	\$32,151	\$11,238	51
55-60	0.96%	62	\$134,902	\$8,363,954	\$68,435	\$27,885	57
	0.00%						
61-66	0.93%	60	\$125,507	\$7,530,436	\$67,004	\$22,884	63
67-72	0.62%	40	\$362,222	\$14,488,878	\$98,182	\$54,400	69
73-78	0.42%	27	\$77,731	\$2,098,733	\$83,813	\$5,019	76
79-84	0.53%	34	\$29,125	\$990,266	\$13,433	\$8,176	82
85-90	0.54%	35	\$627,582	\$21,965,368	\$94,978	\$26,577	87
	0.00%						
91-96	0.40%	26	\$61,812	\$1,607,108	\$20,890	\$7,135	94
97-102	0.16%	10	\$208,612	\$2,086,119	\$33,883	\$6,750	99
103-108	0.22%	14	\$5,408	\$75,716	\$7,185	\$800	107
Greater than 108	2.30%	148	\$83,988	\$12,430,248	\$35,280	\$1,874	164
TOTAL	100.00%	6,432	\$34,321	\$220,753,312	\$11,081	\$9,985	17

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2015 and 2016.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2016.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2016 Written Premium	2015 - 2016 % of Change in Premium	2015 Written Premium	2014 - 2015 % of Change in Premium	2014 Written Premium	2013 - 2014 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$117,406	-47.11%	\$221,974	11.57%	\$198,947	-22.49%
ACE PROPERTY AND CASUALTY INSURANCE COMPAN	\$18,566	0.31%	\$18,508	-20.33%	\$23,231	-3.98%
ACUITY A MUTUAL INSURANCE COMPANY	\$219,647	-11.15%	\$247,217	-9.87%	\$274,277	10.99%
ADDISON INSURANCE COMPANY	\$933,103	-7.90%	\$1,013,104	19.11%	\$850,535	-9.10%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$1,377,434	-42.07%	\$2,377,855	12.52%	\$2,113,298	13.19%
ALLSTATE INSURANCE COMPANY	\$6,627	-6.50%	\$7,088	-5.52%	\$7,502	20.57%
AMCO INSURANCE COMPANY	\$168,726	-5.60%	\$178,729	-19.89%	\$223,091	-36.31%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$891	-34.00%	\$1,350	39.18%	\$970	19.31%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$72,575	17.99%	\$61,509	4.28%	\$58,984	-11.96%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$22,653	-20.41%	\$28,461	-12.51%	\$32,532	-0.02%
AMERICAN FIRE & CASUALTY COMPANY	\$43,831	5238.73%	\$821	-93.43%	\$12,504	96.76%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$904,616	-47.47%	\$1,722,045	-3.72%	\$1,788,510	-7.74%
AMERICAN INSURANCE COMPANY THE	\$77,734	-26.34%	\$105,535	0.05%	\$105,483	-8.29%
AMERICAN STATES INSURANCE COMPANY	\$6,560	-31.58%	\$9,588	9.35%	\$8,768	-17.29%
AMERISURE INSURANCE COMPANY	\$137,109	38.30%	\$99,140	73.42%	\$57,167	50.66%
AMERISURE MUTUAL INSURANCE COMPANY	\$41,655	-44.54%	\$75,104	-36.57%	\$118,412	-29.88%
AMERISURE PARTNERS INSURANCE COMPANY	\$41,580	180.79%	\$14,808	-90.73%	\$159,715	1079.84%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$8,883	-47.00%	\$16,760	901.19%	\$1,674	-47.36%
ARCH INSURANCE COMPANY	\$281,102	-52.63%	\$593,471	-27.83%	\$822,326	72.80%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$213,078	185.24%	\$74,701	-31.79%	\$109,517	-31.09%
BENCHMARK INSURANCE COMPANY	\$251,889	0.48%	\$250,681	-8.14%	\$272,880	19.40%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO	\$3,460	-9.09%	\$3,806	-8.93%	\$4,179	-6.66%
BITUMINOUS CASUALTY CORPORATION	\$4,237	-32.62%	\$6,288	-48.39%	\$12,184	324.97%
CAPITOL INDEMNITY CORPORATION	\$26,920	-20.93%	\$34,046	-10.75%	\$38,147	-2.81%
CATLIN INSURANCE COMPANY INC	\$21,950	-94.96%	\$435,471	-0.42%	\$437,317	-18.75%
CHARTER OAK FIRE INSURANCE CO THE	\$232,211	-31.73%	\$340,117	31.39%	\$258,865	-24.19%
CINCINNATI CASUALTY COMPANY THE	\$230,458	-9.16%	\$253,687	-6.48%	\$271,262	57.27%
CINCINNATI INDEMNITY COMPANY INC	\$98,253	0.92%	\$97,362	22.24%	\$79,650	29.51%
CINCINNATI INSURANCE COMPANY THE	\$1,355,903	-4.65%	\$1,422,054	-0.37%	\$1,427,285	-4.21%
COLUMBIA MUTUAL INSURANCE COMPANY	\$247,909	-1.49%	\$251,661	8.69%	\$231,542	3.06%
COMMERCE AND INDUSTRY INSURANCE CO	\$1,355	-88.42%	\$11,700	30.99%	\$8,932	216.74%
CONTINENTAL CASUALTY COMPANY	\$461,826	131.00%	\$199,923	3262.88%	\$5,945	-72.78%
CONTINENTAL INSURANCE COMPANY THE	\$27,834	-56.29%	\$63,672	1249.27%	\$4,719	-11.43%
COUNTRY MUTUAL INSURANCE COMPANY	\$14,802	-12.49%	\$16,915	8.15%	\$15,640	5.24%
DEPOSITORS INSURANCE COMPANY	\$258,938	-3.84%	\$269,292	-6.78%	\$288,884	33.90%
ELECTRIC INSURANCE COMPANY	\$90,054	-69.45%	\$294,747	526.35%	\$47,058	-93.43%
EMCASCO INSURANCE COMPANY	\$191,677	-0.84%	\$193,291	-8.67%	\$211,632	22.41%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$15,625	-16.45%	\$18,702	62.26%	\$11,526	-24.68%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$224,254	11.52%	\$201,097	-5.47%	\$212,743	44.59%
EVEREST NATIONAL INSURANCE COMPANY	\$655,522	-11.84%	\$743,589	352.65%	\$164,276	72.55%
FARMERS INSURANCE EXCHANGE	\$1,372	-24.66%	\$1,821	1.62%	\$1,792	-16.46%
FARMLAND MUTUAL INSURANCE COMPANY	\$249,179	-39.77%	\$413,683	44.52%	\$286,243	-28.93%
FCCI INSURANCE COMPANY	\$52,324	43.73%	\$36,405	47.08%	\$24,751	88.59%
FEDERAL INSURANCE COMPANY	\$1,524,889	-6.07%	\$1,623,389	2.57%	\$1,582,711	-9.59%
FEDERATED MUTUAL INSURANCE COMPANY	\$816,417	-7.01%	\$877,987	6.89%	\$821,365	33.56%
FEDERATED SERVICE INSURANCE COMPANY	\$207,126	-36.22%	\$324,775	-12.22%	\$369,999	-0.98%
FIREMANS FUND INSURANCE COMPANY	\$21,969	-58.84%	\$53,372	12.49%	\$47,448	-43.09%
FIRST LIBERTY INSURANCE CORP THE	\$57,532	116.98%	\$26,515	-76.29%	\$111,843	40.06%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$9,348	-12.76%	\$10,715	-51.25%	\$21,978	13.62%
GENERAL INSURANCE COMPANY OF AMERICA	\$44	-98.64%	\$3,232	-28.57%	\$4,525	11.02%
GRANITE STATE INSURANCE COMPANY	\$30,383	-56.69%	\$70,150	58.42%	\$44,280	-74.17%
GREAT AMERICAN ASSURANCE COMPANY	\$110	0.00%	\$110	-72.64%	\$402	0.00%
GREAT NORTHERN INSURANCE COMPANY	\$367,059	-7.70%	\$397,665	-5.64%	\$421,422	-3.25%
GREENWICH INSURANCE COMPANY	\$6,629	105.81%	\$3,221	57.58%	\$2,044	-10.19%
GRINNELL MUTUAL REINSURANCE COMPANY	\$615,413	-9.43%	\$679,460	9.63%	\$619,782	-3.91%
HANOVER INSURANCE COMPANY THE	\$7,315	-37.46%	\$11,697	168.34%	\$4,359	-92.88%
HARLEYSVILLE INSURANCE COMPANY	\$3,774	62.18%	\$2,327	-9.07%	\$2,559	-21.81%
HARTFORD FIRE INSURANCE COMPANY	\$398,780	29.02%	\$309,086	19.58%	\$258,485	-75.95%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$18,572	27.77%	\$14,535	-51.07%	\$29,708	450.96%
HAWKEYE-SECURITY INSURANCE COMPANY	\$6,705	-38.29%	\$10,865	59.47%	\$6,813	-1.17%
HDI-GERLING AMERICA INSURANCE COMPANY	\$480,497	4.15%	\$461,352	69.05%	\$272,909	1.98%
ILLINOIS NATIONAL INSURANCE COMPANY	\$5,502	92.58%	\$2,857	-86.21%	\$20,722	-41.93%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2016 Written Premium	2015 - 2016 % of Change in Premium	2015 Written Premium	2014 - 2015 % of Change in Premium	2014 Written Premium	2013 - 2014 % of Change in Premium
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$11,998	127.23%	\$5,280	74.20%	\$3,031	47.49%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$5,443	21.44%	\$4,482	-64.70%	\$12,696	392.67%
LIBERTY INSURANCE CORPORATION	\$198,032	-8.40%	\$216,193	-39.19%	\$355,513	124.44%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,096,556	-9.07%	\$1,205,997	-32.23%	\$1,779,584	63.15%
LIBERTY MUTUAL INSURANCE COMPANY	\$120,571	-62.25%	\$319,401	-16.37%	\$381,904	15.91%
LITITZ MUTUAL INSURANCE COMPANY	\$2,015	5.22%	\$1,915	-81.69%	\$10,458	-20.02%
LM INSURANCE CORPORATION	\$96,585	0.43%	\$96,169	680.47%	\$12,322	-90.38%
MASSACHUSETTS BAY INSURANCE COMPANY	\$34,347	-18.00%	\$41,885	53.84%	\$27,227	-39.63%
MEDMARC CASUALTY INSURANCE COMPANY	\$535,135	3.55%	\$516,780	35.30%	\$381,939	-4.57%
MID-CONTINENT CASUALTY COMPANY	\$182,473	-10.59%	\$204,084	-19.12%	\$252,338	11.13%
MILWAUKEE CASUALTY INSURANCE CO	\$20,138	34.23%	\$15,003	45.72%	\$10,296	580.95%
mitsui sumitomo insurance usa inc	\$7,487	595.82%	\$1,076	107500.00%	\$1	0.00%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	\$516	2.58%	\$503	1.00%	\$498	-11.70%
NATIONAL AMERICAN INSURANCE COMPANY	\$10,423	10.58%	\$9,426	169.39%	\$3,499	-86.94%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$197,711	119.11%	\$90,235	-36.83%	\$142,841	-10.09%
NATIONAL INDEMNITY COMPANY	\$8,717	26.59%	\$6,886	-17.09%	\$8,305	-10.55%
NATIONAL SURETY CORPORATION	\$514,223	-12.06%	\$584,774	12.03%	\$522,000	8.20%
NATIONAL TRUST INSURANCE COMPANY	\$19,529	-27.03%	\$26,763	393.87%	\$5,419	-47.10%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,269,616	-8.51%	\$1,387,709	18.42%	\$1,171,839	62.90%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$175,733	11.27%	\$157,939	13.27%	\$139,431	12.46%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$3,415	-16.16%	\$4,073	243.13%	\$1,187	-38.43%
NORTH RIVER INSURANCE COMPANY THE	\$194,382	38.22%	\$140,630	-26.60%	\$191,581	-12.42%
NORTHLAND INSURANCE COMPANY	\$21,566	57.08%	\$13,729	39.55%	\$9,838	-2.33%
OAK RIVER INSURANCE COMPANY	\$2,943	-23.84%	\$3,864	10.37%	\$3,501	-33.16%
OHIO CASUALTY INSURANCE COMPANY	\$13,638	-64.14%	\$38,031	-22.72%	\$49,214	71.06%
OHIO SECURITY INSURANCE COMPANY	\$191,185	96.59%	\$97,251	64.21%	\$59,224	66.36%
OLD REPUBLIC INSURANCE COMPANY	\$1,866,013	-6.56%	\$1,996,964	136.59%	\$844,067	124.71%
PACIFIC INDEMNITY COMPANY	\$15,000	0.00%	\$15,000	-42.51%	\$26,090	-14.94%
PENN MILLERS INSURANCE COMPANY	\$582,617	-14.26%	\$679,498	5.42%	\$644,558	-12.36%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$329,174	5.73%	\$311,324	24.36%	\$250,348	21.98%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	\$7,399	4103.98%	\$176	-86.03%	\$1,260	-79.15%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$21,653	-13.47%	\$25,023	19.28%	\$20,979	403.58%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$44,182	286.27%	\$11,438	-71.04%	\$39,495	66.32%
PHOENIX INSURANCE COMPANY THE	\$659,910	37.30%	\$480,636	256.95%	\$134,650	110.94%
SAFETY NATIONAL CASUALTY CORPORATION	\$44,383	-20.85%	\$56,074	134.95%	\$23,866	-28.85%
SECURA INSURANCE A MUTUAL COMPANY	\$773,577	16.66%	\$663,112	3.90%	\$638,223	-9.53%
SECURA SUPREME INSURANCE COMPANY	\$140,610	14.66%	\$122,631	6.85%	\$114,773	67.78%
SECURITY NATIONAL INSURANCE COMPANY	\$7,489	2.03%	\$7,340	199.23%	\$2,453	-81.30%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$469,832	-7.01%	\$505,242	33.41%	\$378,706	37.28%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$335,909	9.88%	\$305,719	19.46%	\$255,920	-31.11%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$203,110	-19.56%	\$252,498	-12.64%	\$289,024	17.01%
SENTRY INSURANCE A MUTUAL COMPANY	\$507,855	-6.59%	\$543,710	-3.45%	\$563,116	-3.58%
SENTRY SELECT INSURANCE COMPANY	\$288,182	20.90%	\$238,370	-12.47%	\$272,324	-23.41%
SHELTER MUTUAL INSURANCE COMPANY	\$65,710	68.53%	\$38,989	-14.87%	\$45,800	3.80%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$153,985	-10.43%	\$171,914	78.89%	\$96,101	-14.29%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$2,092	-86.36%	\$15,341	-61.64%	\$39,989	133.29%
STARR INDEMNITY & LIABILITY COMPANY	\$22,399	-58.90%	\$54,503	-39.91%	\$90,704	-57.92%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$214,194	2.06%	\$209,867	-17.59%	\$254,648	0.50%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$29,829	23.15%	\$24,221	-21.07%	\$30,686	2.07%
TECHNOLOGY INSURANCE COMPANY	\$128,822	32.15%	\$97,483	88.68%	\$51,667	344.91%
TRANSPORTATION INSURANCE COMPANY	\$47,185	136.41%	\$19,959	20.87%	\$16,513	32.86%
TRAVELERS INDEMNITY COMPANY	\$311,901	19.12%	\$261,848	82.96%	\$143,118	50.00%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$68,169	-8.01%	\$74,108	-18.35%	\$90,761	53.63%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$125,048	89.96%	\$65,830	-80.28%	\$333,776	90.82%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$1,215,402	-6.01%	\$1,293,177	37.99%	\$937,183	-24.14%
TRUCK INSURANCE EXCHANGE	\$1,959	-15.16%	\$2,309	5.97%	\$2,179	-6.64%
TWIN CITY FIRE INSURANCE COMPANY	\$671,408	-36.84%	\$1,062,989	2.82%	\$1,033,805	4.13%
UNION INSURANCE COMPANY OF PROVIDENCE	\$80,712	-6.55%	\$86,373	157.75%	\$33,510	-3.01%
UNITED FIRE AND CASUALTY COMPANY	\$3,703,906	19.24%	\$3,106,232	16.24%	\$2,672,220	2.92%
UNITED STATES FIRE INSURANCE COMPANY	\$127,630	5.66%	\$120,791	-18.47%	\$148,160	-17.18%
UNITED STATES LIABILITY INSURANCE COMPANY	\$120,065	9.74%	\$109,407	-35.69%	\$170,130	28.09%
VALLEY FORGE INSURANCE COMPANY	\$18,921	-12.22%	\$21,555	-72.13%	\$77,334	-31.29%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2016 Written Premium	2015 - 2016 % of Change in Premium	2015 Written Premium	2014 - 2015 % of Change in Premium	2014 Written Premium	2013 - 2014 % of Change in Premium
VIGILANT INSURANCE COMPANY	\$4,498	-0.42%	\$4,517	-20.96%	\$5,715	3.83%
WESCO INSURANCE COMPANY	\$72,198	-28.73%	\$101,295	-3.83%	\$105,329	-61.13%
WEST AMERICAN INSURANCE COMPANY	\$11,883	23.05%	\$9,657	-56.25%	\$22,075	10.37%
WEST BEND MUTUAL INSURANCE COMPANY	\$435,876	2.02%	\$427,244	-5.98%	\$454,432	15.13%
WESTCHESTER FIRE INSURANCE COMPANY	\$470,869	15.15%	\$408,934	441.31%	\$75,545	41.15%
WILSHIRE INSURANCE COMPANY	\$243	-82.54%	\$1,392	-36.84%	\$2,204	9.93%
XL INSURANCE AMERICA INC	\$146,309	26.47%	\$115,686	-4.68%	\$121,362	41.16%
ZURICH AMERICAN INSURANCE COMPANY	\$980,234	70.21%	\$575,900	-16.45%	\$689,299	123.32%
TOTAL	\$35,406,749	-6.89%	\$38,027,501	7.65%	\$35,324,968	1.07%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2016**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	10.46%	\$3,703,906	\$3,597,425	\$1,105,622	\$2,192,336	60.94%
OLD REPUBLIC INSURANCE COMPANY	5.27%	\$1,866,013	\$1,844,763	\$0	\$61,486	3.33%
FEDERAL INSURANCE COMPANY	4.31%	\$1,524,889	\$1,677,218	\$167,845	-\$307,575	-18.34%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	3.89%	\$1,377,434	\$1,372,349	\$0	\$3,443,236	250.90%
CINCINNATI INSURANCE COMPANY THE	3.83%	\$1,355,903	\$1,371,752	\$244,111	\$596,786	43.51%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	3.59%	\$1,269,616	\$1,260,664	\$139,103	\$1,218,953	96.69%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	3.43%	\$1,215,402	\$1,289,876	\$850,315	-\$22,964	-1.78%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.10%	\$1,096,556	\$1,250,548	\$1,067,751	\$1,103,448	88.24%
ZURICH AMERICAN INSURANCE COMPANY	2.77%	\$980,234	\$1,117,795	-\$18,952,555	-\$20,660,364	-1848.31%
ADDISON INSURANCE COMPANY	2.64%	\$933,103	\$957,973	\$257,859	-\$222,810	-23.26%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	2.55%	\$904,616	\$1,466,324	\$0	-\$307,398	-20.96%
FEDERATED MUTUAL INSURANCE COMPANY	2.31%	\$816,417	\$847,241	\$227,474	\$245,745	29.01%
SECURA INSURANCE A MUTUAL COMPANY	2.18%	\$773,577	\$709,464	\$88,618	\$945,179	133.22%
TWIN CITY FIRE INSURANCE COMPANY	1.90%	\$671,408	\$768,308	\$0	\$4,695	0.61%
PHOENIX INSURANCE COMPANY THE	1.86%	\$659,910	\$633,338	\$17,539	\$383,332	60.53%
EVEREST NATIONAL INSURANCE COMPANY	1.85%	\$655,522	\$626,740	\$7,507	\$206,693	32.98%
GRINNELL MUTUAL REINSURANCE COMPANY	1.74%	\$615,413	\$635,810	\$41,655	\$320,437	50.40%
PENN MILLERS INSURANCE COMPANY	1.65%	\$582,617	\$604,935	\$0	-\$34,657	-5.73%
GENERALI U S BRANCH	1.61%	\$570,400	\$428,191	\$0	\$291,645	68.11%
MEDMARC CASUALTY INSURANCE COMPANY	1.51%	\$535,135	\$536,513	\$0	\$22,751	4.24%
NATIONAL SURETY CORPORATION	1.45%	\$514,223	\$580,540	\$14,626,167	\$947,229	163.16%
SENTRY INSURANCE A MUTUAL COMPANY	1.43%	\$507,855	\$547,686	\$23,877	\$239,223	43.68%
HDI GLOBAL INSURANCE COMPANY	1.36%	\$480,497	\$495,936	\$0	\$105,682	21.31%
WESTCHESTER FIRE INSURANCE COMPANY	1.33%	\$470,869	\$448,876	\$0	-\$236,795	-52.75%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.33%	\$469,832	\$463,975	\$25,736	\$157,199	33.88%
CONTINENTAL CASUALTY COMPANY	1.30%	\$461,826	\$380,040	\$0	-\$180,348	-47.46%
WEST BEND MUTUAL INSURANCE COMPANY	1.23%	\$435,876	\$469,069	-\$14,891	-\$148,593	-31.68%
HARTFORD FIRE INSURANCE COMPANY	1.13%	\$398,780	\$355,925	\$4,302,969	\$7,032,159	1975.74%
GREAT NORTHERN INSURANCE COMPANY	1.04%	\$367,059	\$413,119	\$164	-\$78,067	-18.90%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.95%	\$335,909	\$308,549	\$160,008	\$80,334	26.04%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.93%	\$329,174	\$324,886	\$2,275,500	\$286,153	88.08%
TRAVELERS INDEMNITY COMPANY	0.88%	\$311,901	\$294,660	\$202,564	-\$271,841	-92.26%
SENTRY SELECT INSURANCE COMPANY	0.81%	\$288,182	\$268,930	\$29,501	\$119,311	44.37%
ARCH INSURANCE COMPANY	0.79%	\$281,102	\$394,336	\$0	-\$77,231	-19.59%
DEPOSITORS INSURANCE COMPANY	0.73%	\$258,938	\$256,071	\$30,348	-\$55,364	-21.62%
BENCHMARK INSURANCE COMPANY	0.71%	\$251,889	\$245,539	\$100,000	-\$130,727	-53.24%
FARMLAND MUTUAL INSURANCE COMPANY	0.70%	\$249,179	\$311,269	\$21,109	-\$540,523	-173.65%
COLUMBIA MUTUAL INSURANCE COMPANY	0.70%	\$247,909	\$237,368	\$0	-\$22,263	-9.38%
CHARTER OAK FIRE INSURANCE CO THE	0.66%	\$232,211	\$229,233	\$942,664	-\$223,258	-97.39%
CINCINNATI CASUALTY COMPANY THE	0.65%	\$230,458	\$212,515	\$0	\$60,027	28.25%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.63%	\$224,254	\$208,250	\$10,000	-\$40,947	-19.66%
ACUITY A MUTUAL INSURANCE COMPANY	0.62%	\$219,647	\$219,959	\$60,800	\$84,428	38.38%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.60%	\$214,194	\$218,529	\$16,693	\$6,949	3.18%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.60%	\$213,078	\$209,419	\$0	-\$10,407	-4.97%
FEDERATED SERVICE INSURANCE COMPANY	0.58%	\$207,126	\$241,473	\$0	\$41,368	17.13%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.57%	\$203,110	\$244,922	\$51,918	\$5,557	2.27%
LIBERTY INSURANCE CORPORATION	0.56%	\$198,032	\$230,169	\$2,250	\$14,466	6.28%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.56%	\$197,711	\$129,393	\$108,169	\$479,606	370.66%
NORTH RIVER INSURANCE COMPANY THE	0.55%	\$194,382	\$175,036	\$10,200	\$158,575	90.60%
EMCASCO INSURANCE COMPANY	0.54%	\$191,677	\$210,181	\$33,769	-\$272,811	-129.80%
OHIO SECURITY INSURANCE COMPANY	0.54%	\$191,185	\$152,034	\$19,871	\$36,055	23.72%
MID-CONTINENT CASUALTY COMPANY	0.52%	\$182,473	\$167,286	\$215,129	-\$504,240	-301.42%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.50%	\$175,733	\$170,677	\$0	-\$9,678	-5.67%
AMCO INSURANCE COMPANY	0.48%	\$168,726	\$168,094	\$0	-\$38,716	-23.03%
SOMPO AMERICA INSURANCE COMPANY	0.43%	\$153,985	\$129,119	\$48,500	\$81,216	62.90%
XL INSURANCE AMERICA INC	0.41%	\$146,309	\$131,535	\$1,980,000	\$1,880,367	1429.56%
SECURA SUPREME INSURANCE COMPANY	0.40%	\$140,610	\$124,646	\$5,962	\$46,545	37.34%
AMERISURE INSURANCE COMPANY	0.39%	\$137,109	\$137,145	\$75,000	\$53,208	38.80%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2016**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TECHNOLOGY INSURANCE COMPANY	0.36%	\$128,822	\$130,484	\$0	\$89,034	68.23%
UNITED STATES FIRE INSURANCE COMPANY	0.36%	\$127,630	\$130,015	\$106,861	-\$117,882	-90.67%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.35%	\$125,048	\$101,801	\$93,276	\$51,875	50.96%
LIBERTY MUTUAL INSURANCE COMPANY	0.34%	\$120,571	\$238,544	\$2,135,313	\$2,389,838	1001.84%
UNITED STATES LIABILITY INSURANCE COMPANY	0.34%	\$120,065	\$112,217	\$0	\$43,331	38.61%
ACE AMERICAN INSURANCE COMPANY	0.33%	\$117,406	\$120,372	\$0	-\$110,049	-91.42%
CINCINNATI INDEMNITY COMPANY INC	0.28%	\$98,253	\$103,747	\$0	\$64,298	61.98%
LM INSURANCE CORPORATION	0.27%	\$96,585	\$99,427	\$0	\$70,424	70.83%
ELECTRIC INSURANCE COMPANY	0.25%	\$90,054	\$90,054	\$1,689,931	-\$846,150	-939.60%
UNION INSURANCE COMPANY OF PROVIDENCE	0.23%	\$80,712	\$82,700	\$0	\$125,007	151.16%
HARTFORD ACCIDENT & INDEMNITY CO	0.23%	\$80,316	\$76,769	\$0	-\$233,986	-304.79%
AMERICAN INSURANCE COMPANY THE	0.22%	\$77,734	\$97,019	\$126	\$1,584,054	1632.73%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.20%	\$72,575	\$69,973	\$0	\$15,864	22.67%
WESCO INSURANCE COMPANY	0.20%	\$72,198	\$73,436	\$0	\$215,362	293.26%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.19%	\$68,169	\$68,466	\$225,000	-\$62,869	-91.83%
SHELTER MUTUAL INSURANCE COMPANY	0.19%	\$65,710	\$50,738	\$0	\$0	0.00%
FIRST LIBERTY INSURANCE CORP THE	0.16%	\$57,532	\$45,369	\$0	-\$26,086	-57.50%
FCCI INSURANCE COMPANY	0.15%	\$52,324	\$47,867	\$0	\$7,085	14.80%
TRANSPORTATION INSURANCE COMPANY	0.13%	\$47,185	\$37,957	\$127,800	\$336,657	886.94%
TRAVELERS CASUALTY AND SURETY COMPANY	0.13%	\$44,718	\$44,718	\$723,133	\$1,337,614	2991.22%
SAFETY NATIONAL CASUALTY CORPORATION	0.13%	\$44,383	\$43,557	\$0	\$116,523	267.52%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.12%	\$44,182	\$23,134	\$0	-\$1,381	-5.97%
AMERICAN FIRE & CASUALTY COMPANY	0.12%	\$43,831	\$38,702	\$12,450	\$14,156	36.58%
AMERISURE MUTUAL INSURANCE COMPANY	0.12%	\$41,655	\$39,600	\$93,000	\$24,604	62.13%
AMERISURE PARTNERS INSURANCE COMPANY	0.12%	\$41,580	\$35,583	\$28,849	-\$30,245	-85.00%
AMERICAN HOME ASSURANCE COMPANY	0.11%	\$37,201	\$37,201	-\$21	-\$66,649	-179.16%
MID-CONTINENT ASSURANCE COMPANY	0.10%	\$35,547	\$33,876	\$13,600	\$13,600	40.15%
MASSACHUSETTS BAY INSURANCE COMPANY	0.10%	\$34,347	\$29,525	\$0	\$17,172	58.16%
AXA INSURANCE COMPANY	0.10%	\$34,159	\$22,518	\$0	\$174	0.77%
NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$33,380	\$30,510	\$9,366	\$49,007	160.63%
GRANITE STATE INSURANCE COMPANY	0.09%	\$30,383	\$54,327	\$0	\$256,129	471.46%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.08%	\$29,829	\$28,161	\$0	\$3,753	13.33%
CONTINENTAL INSURANCE COMPANY THE	0.08%	\$27,834	\$43,605	\$0	-\$155,679	-357.02%
CAPITOL INDEMNITY CORPORATION	0.08%	\$26,920	\$28,069	\$0	-\$117	-0.42%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.06%	\$22,653	\$27,174	\$0	\$0	0.00%
STARR INDEMNITY & LIABILITY COMPANY	0.06%	\$22,399	\$72,134	\$0	-\$4,363	-6.05%
FIREMANS FUND INSURANCE COMPANY	0.06%	\$21,969	\$31,617	\$0	-\$3,995,702	-12637.83%
CATLIN INSURANCE COMPANY INC	0.06%	\$21,950	\$267,449	\$0	\$192,072	71.82%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.06%	\$21,653	\$21,520	\$7,650	\$4,199	19.51%
NORTHLAND INSURANCE COMPANY	0.06%	\$21,566	\$19,677	\$0	-\$2,475	-12.58%
AUSTIN MUTUAL INSURANCE COMPANY	0.06%	\$20,859	\$8,435	\$0	\$0	0.00%
MILWAUKEE CASUALTY INSURANCE CO	0.06%	\$20,138	\$19,092	\$0	-\$135	-0.71%
NATIONAL TRUST INSURANCE COMPANY	0.06%	\$19,529	\$23,402	\$0	\$3,135	13.40%
FLORISTS MUTUAL INSURANCE COMPANY	0.05%	\$19,130	\$13,403	\$0	\$0	0.00%
VALLEY FORGE INSURANCE COMPANY	0.05%	\$18,921	\$10,791	\$0	\$16,092	149.12%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.05%	\$18,572	\$15,745	\$0	\$144,551	918.08%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.05%	\$18,566	\$19,174	\$0	-\$31,159	-162.51%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.04%	\$15,890	\$44,884	\$0	-\$20,727	-46.18%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$15,625	\$17,528	\$286,964	\$246,401	1405.76%
CITIZENS INSURANCE COMPANY OF AMERICA	0.04%	\$15,325	\$35,223	\$0	\$4,948	14.05%
PACIFIC INDEMNITY COMPANY	0.04%	\$15,000	\$15,000	\$0	\$82,207	548.05%
COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$14,802	\$15,384	\$0	\$76,285	495.87%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.04%	\$14,432	\$12,765	\$0	\$0	0.00%
HANOVER AMERICAN INSURANCE COMPANY THE	0.04%	\$13,912	\$13,307	\$465	\$48	0.36%
OHIO CASUALTY INSURANCE COMPANY	0.04%	\$13,638	\$29,142	\$0	\$2,598	8.91%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.03%	\$11,998	\$7,137	\$0	\$133,996	1877.48%
WEST AMERICAN INSURANCE COMPANY	0.03%	\$11,883	\$15,108	\$0	\$1,689	11.18%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2016**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$10,423	\$10,702	\$0	-\$603	-5.63%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.03%	\$9,348	\$9,366	\$0	-\$4,198	-44.82%
AMTRUST INSURANCE COMPANY OF KANSAS INC	0.03%	\$8,883	\$16,312	\$0	\$4,113	25.21%
MONROE GUARANTY INSURANCE COMPANY	0.02%	\$8,745	\$8,838	\$0	\$2,856	32.32%
NATIONAL INDEMNITY COMPANY	0.02%	\$8,717	\$8,420	\$5,895	\$6,038	71.71%
PEERLESS INSURANCE COMPANY	0.02%	\$8,695	\$8,115	\$0	\$2,845	35.06%
WESTFIELD INSURANCE COMPANY	0.02%	\$7,829	\$6,578	\$0	-\$77	-1.17%
mitsui sumitomo insurance company of america	0.02%	\$7,591	\$7,487	\$0	-\$2,505	-33.46%
SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$7,489	\$8,064	\$5,541	\$74,727	926.67%
mitsui sumitomo insurance usa inc	0.02%	\$7,487	\$2,697	\$0	\$1,207	44.75%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.02%	\$7,399	\$7,100	\$0	-\$859	-12.10%
HANOVER INSURANCE COMPANY THE	0.02%	\$7,315	\$7,437	\$0	-\$1,034	-13.90%
NETHERLANDS INSURANCE COMPANY THE	0.02%	\$7,187	\$7,966	\$0	\$2,315	29.06%
AXIS INSURANCE COMPANY	0.02%	\$6,845	\$17,330	\$0	-\$13,465	-77.70%
HAWKEYE-SECURITY INSURANCE COMPANY	0.02%	\$6,705	\$6,449	\$0	\$699	10.84%
GREENWICH INSURANCE COMPANY	0.02%	\$6,629	\$5,763	\$1,701	\$130,106	2257.61%
ALLSTATE INSURANCE COMPANY	0.02%	\$6,627	\$7,224	\$0	-\$1,961,275	-27149.43%
AMERICAN STATES INSURANCE COMPANY	0.02%	\$6,560	\$8,124	\$0	\$1,240	15.26%
ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$5,502	\$5,812	\$0	\$85,889	1477.79%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.02%	\$5,443	\$3,113	\$0	\$48,108	1545.39%
VIGILANT INSURANCE COMPANY	0.01%	\$4,498	\$4,511	\$0	-\$1,662	-36.84%
BITCO GENERAL INSURANCE CORPORATION	0.01%	\$4,237	\$5,141	\$0	-\$23,900	-464.89%
COLUMBIA NATIONAL INSURANCE COMPANY	0.01%	\$3,858	\$550	\$0	\$41	7.45%
HARLEYSVILLE INSURANCE COMPANY	0.01%	\$3,774	\$3,522	\$0	-\$103	-2.92%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.01%	\$3,609	\$1,711	\$0	\$0	0.00%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	0.01%	\$3,460	\$3,584	\$0	\$1,165	32.51%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.01%	\$3,415	\$3,316	\$0	\$4,313	130.07%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.01%	\$3,378	\$3,494	\$0	-\$2,281	-65.28%
OAK RIVER INSURANCE COMPANY	0.01%	\$2,943	\$2,979	\$149,000	\$190,965	6410.37%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.01%	\$2,092	\$4,427	-\$2,836	-\$825,518	-18647.35%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.01%	\$2,054	\$2,054	\$0	\$489	23.81%
LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$2,015	\$2,018	\$0	\$0	0.00%
TRUCK INSURANCE EXCHANGE	0.01%	\$1,959	\$2,003	\$0	\$98	4.89%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.00%	\$1,459	\$8,588	\$0	-\$284	-3.31%
FARMERS INSURANCE EXCHANGE	0.00%	\$1,372	\$1,366	\$0	-\$548	-40.12%
COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$1,355	\$7,542	\$2,000	\$10,148	134.55%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$891	\$1,140	\$0	\$172,818	15159.47%
WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$889	\$7,458	\$76,247	\$135,354	1814.88%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$851	\$241	\$0	\$113	46.89%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$516	\$508	\$0	-\$4,750	-935.04%
AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$427	\$417	\$0	\$0	0.00%
PENN AMERICA INSURANCE COMPANY	0.00%	\$326	\$95	\$0	\$16,032	16875.79%
GREAT AMERICAN INSURANCE COMPANY	0.00%	\$266	\$266	\$0	-\$23	-8.65%
WILSHIRE INSURANCE COMPANY	0.00%	\$243	\$285	\$0	-\$870	-305.26%
GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$110	\$110	\$0	-\$127	-115.45%
REGENT INSURANCE COMPANY	0.00%	\$49	\$12	\$0	-\$470	-3916.67%
GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$44	\$4,070	\$7,488	\$5,417	133.10%
ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$35	\$12	\$909	-\$14,720	-122666.67%
ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$6	\$6	\$285,714	\$336,693	5611550.00%
AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$160,776	N/A
ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24,295	N/A
STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$2,253	\$0	-\$5,000	-221.93%
RLI INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$4,539	-453900.00%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$331,314	N/A
NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18	N/A
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$122	\$0	-\$279	-228.69%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2016**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
STAR INSURANCE COMPANY	0.00%	\$0	\$329	\$2,174	\$33,762	10262.01%
PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$136	\$0	\$0	0.00%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	0.00%	\$0	\$0	\$0	-\$5,410	N/A
AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$735	N/A
STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,955	N/A
SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20,857	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$644	N/A
LAMORAK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$507	N/A
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$660	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$808	N/A
ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$11,484	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,791,475	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$68	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$3,216,153	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,894	N/A
CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$447,254	N/A
MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	\$10,658	N/A
IRONSHORE INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$8,777	N/A
ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$7,500	-\$3,962	N/A
SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$318	N/A
GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$27,398	\$323,329	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$10,101	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$2,038,298	\$1,100,430	N/A
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$136	-\$14,743	N/A
SENTRY CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$13,299	N/A
MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$546	N/A
PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,586	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.00%	\$0	\$0	\$0	\$5,416	N/A
CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$15	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,917	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$1	N/A
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$104,311	N/A
RIVERPORT INSURANCE COMPANY	0.00%	\$0	\$83	\$0	\$113	136.14%
PRAETORIAN INSURANCE COMPANY	0.00%	\$0	-\$1	\$0	-\$807	80700.00%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$415	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	-\$16	N/A
GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,000	N/A
TRANS PACIFIC INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$0	0.00%
FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$732	\$1,670	N/A
THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$32,403	N/A
DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$896	N/A
GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$639	N/A
ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$577	N/A
NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$588	N/A
TNUS INSURANCE COMPANY	0.00%	-\$1	\$8	\$0	\$11	137.50%
MARKEL INSURANCE COMPANY	0.00%	-\$169	-\$46	\$0	-\$730	1586.96%
UNION INSURANCE COMPANY	0.00%	-\$176	-\$274	\$0	-\$71	25.91%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.00%	-\$472	\$88	\$0	-\$2,670	-3034.09%
CONTINENTAL WESTERN INSURANCE COMPANY	0.00%	-\$1,325	-\$546	\$0	-\$920	168.50%
ACADIA INSURANCE COMPANY	0.00%	-\$1,389	-\$69	\$0	-\$902	1307.25%
AMERICAN ZURICH INSURANCE COMPANY	-0.01%	-\$2,277	-\$7,173	\$0	\$2,176	-30.34%
WAUSAU UNDERWRITERS INSURANCE COMPANY	-0.01%	-\$4,505	\$3,998	\$32,872	-\$366,287	-9161.76%
HARTFORD CASUALTY INSURANCE CO	-0.02%	-\$5,362	\$19,531	-\$1,000	-\$14,438	-73.92%
UNIVERSAL UNDERWRITERS INS CO	-0.02%	-\$6,441	\$23,168	\$5,144	-\$15,778	-68.10%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	-0.06%	-\$23,013	-\$12,759	\$260,171	-\$1,231,955	9655.58%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2016**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TOTAL	100.00%	\$35,406,749	\$36,831,928	\$19,085,668	\$4,563,654	12.39%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

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800-726-7390



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